

### REMARKS

This amendment accompanies a Request for Continued Examination filed in reply to the final Office Action of September 21, 2007.

Applicants ask that all claims be allowed in view of the amendments to the claims and the following remarks. Claims 1-6, 8-11, 35-15, and 35-52 are pending, with claims 1, 6, 11, and 36 being independent. Claims 1, 6, 11, and 36 have been amended and claim 52 has been added. No new matter has been introduced. The amendments to the claims, and new claim 52, find support in the specification at least at page 7, lines 4-12; page 7, line 21 to page 8, line 16; page 12, lines 11-17; page 13, lines 17-24; page 15, line 15 to page 16, line 12; page 16, line 23 to page 17, line 2; and page 20, line 22 to page 21, line 6. No new matter has been introduced.

### **Rejections under 35 U.S.C. § 103**

Claims 1, 3-6, 8-11, 13-15, and 35-51 have been rejected under 35 U.S.C. § 103 as being unpatentable over Walker (U.S. Patent Application Pub. No. 2002/0169664) and Gharavy (U.S. Patent Application Pub. No. 2003/0004840). Applicants have obviated the rejection by amending the claims.

As described in previous responses, Walker is directed to processing individual transactions between a consumer who received a billing statement and the company that sent the billing statement. See Walker at abstract. More particularly, Walker describes what occurs if an offer is accepted, as well as the incentives and motivations for making and accepting offers. Walker at paragraph [0033].

Also as described previously, Gharavy is directed to determining whether a sales agent is credentialed (e.g., licensed and/or appointed) when selling certain products and further determining whether, and how much, to compensate the sales agent based thereon. Gharavy at abstract.

However, none of Walker, Gharavy, or any proper combination of the references, describe or suggest a first business rule including an acceptable time period in which the second

transaction is expected to be completed and determining whether the second transaction was completed during the acceptable time period, as recited in independent claim 36.

For at least this reason, Applicants respectfully request reconsideration and withdrawal of the rejection of independent claim 36 and its dependent claims 37-51.

Furthermore, none of Walker, Gharavy, or any proper combination of the references, describe or suggest (1) validating electronic data representing the business transaction to ensure that the electronic data representing the business transaction includes a proper structure, (2) based on the validating, if the electronic data representing the business transaction does not include the proper structure, generating negative validation results, discontinuing processing of the electronic data representing the business transaction, and communicating to the first market participant receipt of the electronic data representing the business transaction and negative validation results of the electronic data representing the business transaction, and (3) based on the validating, if the business transaction includes a proper structure, communicating to the first market participant receipt of the electronic data representing the business transaction and positive validation results of the electronic data representing the business transaction, as recited in independent claims 1, 6, and 11.

For at least this reason, Applicants therefore respectfully request reconsideration and withdrawal of the rejection of independent claims 1, 6, and 11 and their dependent claims 3-5, 8-10, 13-15, and 35. Also for at least this reason, and based on its dependence on claim 6, Applicants respectfully assert that new claim 52 is patentable.

Moreover, none of Walker, Gharavy, or any proper combination of the references, describe or suggest determining whether electronic data representing the business transaction satisfies at least one configurable business rule that defines relationship information between the electronic data representing the request business transaction portion and electronic data representing the expected related response business transaction portion, the relationship data establishing at least one of: (1) an acceptable amount of time between receiving a request business transaction portion and receiving an expected related response business transaction portion, (2) the jurisdictions of the first market participant and the second market participant, and

(3) policies associated with the first market participant and the second market participant, as recited in independent claims 1 and 11, and dependent claim 52.

For at least this reason, Applicants respectfully request reconsideration and withdrawal of the rejection of independent claims 1 and 11 and their dependent claims 3-5 and 13-15. Also for at least this reason, and based on its dependence on claim 6, Applicants respectfully assert that new claim 52 is patentable.

### **Conclusion**

Applicants assert that all claims are in condition for allowance and request a Notice of Allowance at the Examiner's earliest convenience.

It is believed that all of the pending issues have been addressed. However, the absence of a reply to a specific rejection, issue or comment does not signify agreement with or concession of that rejection, issue or comment. In addition, because the arguments made above may not be exhaustive, there may be reasons for patentability of any or all pending claims (or other claims) that have not been expressed. Finally, nothing in this reply should be construed as an intent to concede any issue with regard to any claim, except as specifically stated in this reply, and the amendment of any claim does not necessarily signify concession of unpatentability of the claim prior to its amendment.

The Request for Continued Examination fee under 37 C.F.R. § 1.17(e) is being paid concurrently herewith. Please apply any other charges or credits to deposit account 06-1050.

Respectfully submitted,

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